

EXHIBIT B



Return Mail Processing
PO Box 999
Suwanee, GA 30024

September 21, 2021

206 1 48338 *****AUTO**ALL FOR AADC 740

CHERRIE L KALBRIER



NOWATA, OK



Notice of Data Breach

Dear Cherrie L Kalbrier,

Navistar, Inc. ("Navistar") is writing to you because our records indicate that you are a current or former participant in either the Navistar, Inc. Health Plan or the Navistar, Inc. Retiree Health Benefit and Life Insurance Plan (collectively, the "Plan").

Navistar values the privacy of the current and former participants in our health and welfare benefit plans and uses physical, technical, and administrative measures to safeguard your personal information. We are writing to notify you about a security incident we recently experienced, which has impacted information related to your participation in the Plan. Below are details on the steps we are taking to address the situation, as well as what we are doing to support affected individuals.

WHAT HAPPENED?

On May 20, 2021, Navistar learned of a potential security incident affecting its information technology system ("IT System"). Upon learning of the security incident, Navistar launched an investigation and took immediate action in accordance with our cybersecurity response plan. Navistar conducted its investigation with the assistance of leading cybersecurity experts hired to evaluate and address the scope and impact of the incident.

On May 31, 2021, Navistar received a claim that certain data had been extracted from our IT System. In the course of our investigation, we were able to confirm that an unauthorized third party had accessed and taken certain data from our IT System, including data relating to participants in the Plan. On August 20, 2021, we discovered that some of the data taken by the unauthorized third party contains information relating to your participation in the Plan. Based on the information Navistar has at this time, we believe that this incident occurred prior to May 20, 2021.

WHAT INFORMATION WAS INVOLVED?

The data that was taken may have included your full name, address, date of birth, and information related to your participation in the Plan, such as information identifying certain of your providers and prescriptions.

WHAT ARE WE DOING?

We took immediate action to investigate the situation once we learned of the potential incident. Navistar has taken a number of steps to enhance our security protocols and controls, technology, and training. We continue to assess further options to protect our IT System.

Attachment 1

CREDIT MONITORING & IDENTITY THEFT PROTECTION SERVICES

Credit Monitoring Services Offer:

We have retained Experian to assist us in providing you access to Experian IdentityWorksSM, its credit-monitoring service. Using Experian IdentityWorks, you can monitor your personal information. Experian IdentityWorks provides you with superior identity detection and resolution of identity theft.

How to Enroll in Experian IdentityWorks and Activate Your Membership:

You may enroll in and activate your complimentary two (2) year membership in Experian IdentityWorks by taking the following steps:

- **Visit the Experian IdentityWorks website** to enroll at: <https://www.experianidworks.com/3bcredit>
- **Activation Code.** Provide your activation code: **QSXJPJ5DK**
- **Enroll by: December 31, 2021** (Your code will not work after this date.)
- **No Credit Card Required.** You do not need a credit card to enroll in Experian IdentityWorks.

What if I Have Questions or Need Help Enrolling:

If you have questions about Experian IdentityWorks or would like an alternative to enrolling online, please contact Experian's customer care team at (855) 387-4540 **by December 31, 2021**. Please be prepared to provide engagement number **B018456** as proof of eligibility.

Can You Provide Me More Details Regarding My Membership?:

Once you enroll in Experian IdentityWorks, you can contact Experian **immediately** regarding any fraud issues, and have access to the following features once you enroll:

- **Experian Credit Report at Signup:** See what information is associated with your credit file. Daily credit reports are available for online members only.*
- **Credit Monitoring:** Actively monitors Experian, Equifax and Transunion files for indicators of fraud.
- **Identity Restoration:** Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
- **Experian IdentityWorks ExtendCARETM:** You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance^{**}:** Provides coverage for certain costs and unauthorized electronic fund transfers.

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Alternatively, you may elect to purchase a copy of your credit report by contacting one of the three national credit reporting agencies. Contact information for the three national credit reporting agencies for the purpose of requesting a copy of your credit report or for general inquiries is as follows:

<p>Equifax 1-800-685-1111 www.equifax.com/CreditReport <u>Assistance</u> P.O. Box 740241 Atlanta, GA 30374</p>	<p>Experian 1-888-397-3742 www.experian.com P.O. Box 4500 Allen, TX 75013</p>	<p>TransUnion 1-800-888-4213 www.transunion.com/fraud P.O. Box 1000 Chester, PA 19016</p>
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You can obtain additional information from the FTC and the nationwide credit reporting agencies about placing a security freeze on your credit files and fraud alerts. A security freeze is a free tool that lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. To place a security freeze on your credit files, contact each of the nationwide credit bureaus using the contact information listed above. You will need to supply your name, address, date of birth, social security number, and other personal information. You may want to consider placing a fraud alert on your credit report. An initial fraud alert is free and will stay on your credit file for at least 90 days. The alert informs creditors of possible fraudulent activity within your report and requests that the creditor contact you prior to establishing any accounts in your name. To place a fraud alert on your credit report, contact any of the three credit reporting agencies using the contact information listed above.